



# UNITED PRAIRIE BANK

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An Affiliate of Farmers State Corporation

2005 OCT 3 AM 10 16

September 20, 2005

John F. Carter, Director  
FDIC San Francisco Regional Office  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter:

Wal-Mart, Wal-Mart, Wal-Mart. These are the only words you will hear in the future if Wal-Mart is allowed to be granted its application for a FDIC-insured ILC Charter in Utah.

Wal-Mart, in its retail environment, has captivated probably 60-75% of people in our area, and now wish to capitalize on that percentage by entering the banking field. Small towns are the losers. The next casualty will be the real banking industry.

Please deny Wal-Mart's application!

Sincerely Yours,

James G. Sneer, Chairman  
United Prairie Bank – Mountain Lake  
United Prairie Bank – Slayton  
United Prairie Bank – Spicer  
United Prairie Bank – Madison  
United Prairie Bank – New Ulm  
United Prairie Bank – Owatonna  
United Prairie Bank – Jackson

